

L Number	Hits	Search Text	DB	Time stamp
1	27	(receivable or invoice) near5 factor\$3	USPAT	2003/04/21 17:18
2	1	(receivable or invoice) near5 lend\$3	USPAT	2003/04/21 17:19
3	230	(receivable or invoice) near5 credit\$3	USPAT	2003/04/21 17:19
4	222	((receivable or invoice) near5 credit\$3) not ((receivable or invoice) near5 factor\$3)	USPAT	2003/04/21 17:20
5	222	((((receivable or invoice) near5 credit\$3) not ((receivable or invoice) near5 factor\$3)) not ((receivable or invoice) near5 lend\$3))	USPAT	2003/04/21 17:20
6	122	(online or on-line or internet) and (((((receivable or invoice) near5 credit\$3) not ((receivable or invoice) near5 factor\$3)) not ((receivable or invoice) near5 lend\$3)))	USPAT	2003/04/21 17:21

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- 1. [FINANCING THROUGH FACTORING BUSINESSES CAN GET QUICK CASH FROM FACTORS; \[SPOKANE Edition\]; Bert Caldwell Staff writer, Spokesman Review, Spokane, Wash.; May 4, 1997; pg. A.16](#)
- 2. [CFA expands participation in Uncitral; Lewis Koflowitz; The Secured Lender, New York; Mar/Apr 1997; Vol. 53, Iss. 2; pg. 36, 3 pgs](#)
- 3. [First Guaranty overlooks size; \[CITY Edition\]; Simon Barker-Benfield, Times-Union business writer, Florida Times Union, Jacksonville, Fla.; Feb 03, 1997; pg. 4](#)
- 4. [Executive insights: Globalization of the auto parts industry; Marc Santucci; Journal of International Marketing, Chicago; 1997; Vol. 5, Iss. 3; pg. 85, 5 pgs](#)
- 5. [Getting down to business; Anonymous; Bankers News, Washington; Dec 31, 1996; Vol. 4, Iss. 27; pg. 3, 1 pgs](#)
- 6. [Resins, epoxies, super glue and the uniform commercial code; Cook, David J; Commercial Law Bulletin, Chicago; Nov/Dec 1996; Vol. 11, Iss. 6; pg. 14, 11 pgs](#)
- 7. [WORKING SMARTER CASH FLOW; \[SUNRISE Edition\]; The Oregonian, Portland, Or.; Mar 10, 1996; pg. F.04](#)
- 8. [Be on your toes when checking references; \[Rockies Edition\]; Allen Fishman Business Insights; Denver Post \(pre-1997 Fulltext\), Denver, Colo.; Oct 22, 1995; pg. G.04](#)
- 9. [Two-day business trade show was a big hit; \[M1,M2 Edition\]; CHRIS DETTRO BUSINESS EDITOR; State Journal Register, Springfield, Ill.; Mar 26, 1995; pg. 52](#)

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AND	<input checked="" type="checkbox"/>	internet	in the	<input type="text" value="Article Text"/>	<input checked="" type="checkbox"/>	field.
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- 1. ABA newsletter; **Anonymous**; **American Bankers Association**. **ABA Banking Journal**, New York; Oct 1998; Vol. 90, Iss. 10; pg. 107, 2 pgs
- 2. Keeping up with the pack; [1gb Edition]; **Sarah Gracie**; **Sunday Times**, London (UK); Aug 30, 1998; pg. 9
- 3. KBK Capital Corporation Announces 43% Increase in Second Quarter Net Income; **PR Newswire**, New York; Jul 21, 1998; pg. 1
- 4. BRIEFCASE; **Albuquerque Journal**, Albuquerque, N.M.; Jun 8, 1998; pg. 12
- 5. Krantor Corporation Reports 597% Increase in Revenues for First Quarter Ended March 31; **Business Editors**; **Business Wire**, New York; May 13, 1998; pg. 1
- 6. Challenge of going global; **John Lawless**; **Sunday Times**, London (UK); Apr 26, 1998; pg. 9
- 7. Five alternative ways to finance your business; **Karen Gutloff**, **Black Enterprise**, New York; Mar 1998; Vol. 28, Iss. 8; pg. 81, 4 pgs
- 8. An analysis of the multistate tax commission's new regulations for financial services industries; **Kirk W Mattson**; **Journal of State Taxation**, Greenvale; Winter 1998; Vol. 16, Iss. 3; pg. 64, 13 pgs
- 9. Good cooking: Two law librarians who can stand the heat and some tips on taking over the kitchen; **Anonymous**; **Searcher**, Medford; Jan 1998; Vol. 6, Iss. 1; pg. 49, 3 pgs
- 10. A powerful tool for diagnosis and strategy; **Michael R Hagerty**; **Journal of Management Consulting**, Burlingame; Nov 1997; Vol. 9, Iss. 4; pg. 16, 10 pgs

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- 1. Need money fast?; *Sheryl E Huggins*; **Black Enterprise**, New York; Jun 1997; Vol. 27, Iss. 11; pg. 48, 1 pgs
- 2. Awards, appointments, and announcements; *Anonymous*; **Occupational Health & Safety**, Waco; May 1997; Vol. 66, Iss. 5; pg. 14, 3 pgs
- 3. First Guaranty overlooks size; *[CITY Edition]*; *Simon Barker-Benfield, Times-Union business writer*, **Florida Times Union**, Jacksonville, Fla.; Feb 03, 1997; pg. 4
- 4. POSTSCRIPTS, 1996 // SMALL BUSINESS: Readers offer tips on unwanted faxes, workplace violence, health insurance ... and here's a contest for worst customer-service nightmare.; *[MORNING Edition]*; *JAN NORMAN :The Orange County Register*, **Orange County Register**, Santa Ana, Calif.; Dec 16, 1996; pg. d.09
- 5. Firm's owner makes money by helping others save it; *Bob Christman*; **Arizona Daily Star**, Tucson, Ariz.; Oct 11, 1996; pg. 5.B
- 6. Who Needs Banks?; *Pechter, Kerry*; **International Business**, Rye; Sep 1992; Vol. 5, Iss. 9; pg. 48, 4 pgs
- 7. Taking the Bite out of Exporting; *Resnick, Rosalind*; **International Business**, Rye; Apr 1992; Vol. 5, Iss. 4; pg. 17, 2 pgs
- 8. Accounting in the peanut industry; *W S Taylor*; **Journal of Accountancy (pre-1986)**, New York; Feb 1920; Vol. 29, Iss. 000002; pg. 113, 5 pgs

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- 1. ABA newsletter; *Anonymous*; **American Bankers Association. ABA Banking Journal**, New York; Oct 1998; Vol. 90, Iss. 10; pg. 107, 2 pgs
- 2. **TEMPORARY CASH SHORTAGES CAN BE CURED**; [City Edition]; *Maria Osborn Howard; Richmond Times - Dispatch*, Richmond, Va.; Oct 1, 1998; pg. 3
- 3. **21st Century Technologies Inc. Releases Consolidated Financials for Dec. 31, 1997 and 1996, and 1998 Sales Figures**; *Business Editors*; **Business Wire**, New York; Aug 12, 1998; pg. 1
- 4. **International briefing**; *Anonymous*; **Accountancy**, London; Aug 1998; Vol. 122, Iss. 1260; pg. 77, 7 pgs
- 5. **FACTORING CAN HELP COMPANIES FINANCE GROWTH**; [METRO Edition]; **Orlando Sentinel**, Orlando, Fla.; May 25, 1998; pg. 33
- 6. **Challenge of going global**; *John Lawless*; **Sunday Times**, London (UK); Apr 26, 1998; pg. 9
- 7. **Seven Health Care Criteria Reports Published By Fitch IBCA -Fitch IBCA Financial Wire**; **PR Newswire**, New York; Apr 21, 1998; pg. 1
- 8. **Empire Securities under fire**; *Read, Paul*; **Journal of Business**, Spokane; Jan 29, 1998; Vol. 13, Iss. 2; pg. A1
- 9. **Empire Securities under fire**; *Read, Paul*; **Journal of Business**, Spokane; Jan 29, 1998; Vol. 13, Iss. 2; pg. A1
- 10. **Good cooking: Two law librarians who can stand the heat and some tips on taking over the kitchen**; *Anonymous*; **Searcher**, Medford; Jan 1998; Vol. 6, Iss. 1; pg. 49, 3 pgs

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- 2. [Firm's owner makes money by helping others save it; Bob Christman; Arizona Daily Star, Tucson, Ariz.; Oct 11, 1996; pg. 5.B](#)
- 3. [Fine-tuning car leases // Disclosure policies defog lease option; \[FINAL Edition\]; Michael Clements; USA TODAY \(pre-1997 Fulltext\), McLean, Va.; Aug 16, 1995; pg. 01.B](#)
- 4. [Establishing trade relations in Russia; Larkins, Ernest R; The CPA Journal, New York; Aug 1995; Vol. 65, Iss. 8; pg. 26, 6 pgs](#)

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- 2. Good cooking: Two law librarians who can stand the heat and some tips on taking over the kitchen; Anonymous; Searcher, Medford; Jan 1998; Vol. 6, Iss. 1; pg. 49, 3 pgs

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- 2. Fishing for financing; U.S. News & World Report, Washington; Aug 8, 1994; Vol. 117, Iss. 6; pg. 48, 1 pgs

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